



# Position Statement - Updated

## Country – China

<b>Location:</b>	<b>Mainland China*</b>
<b>Date:</b>	<b>18th February 2020</b>
<b>Event:</b>	<b>Novel Coronavirus (2019n-CoV)</b>

### SUMMARY:

***The Australian Government (DFAT) has raised the travel advisory for all Australians to:  
“Level 4 – Do Not Travel to Mainland China\*”***

*\* Mainland China does not include the special administrative regions of Hong Kong and Macau*

The Novel Coronavirus which was first reported in China in December 2019 continues to cause global concern. World Health Authorities are continuing to allocate significant resources into the understanding of how the virus is transmitted, how it should best be treated, and most importantly, how further transmission and spread can be best contained.

International Governments and International Transport Providers (land, sea and air) are all taking their own separate measures, precautions and actions in order to protect the welfare of their citizens and customers. These responses have led to significant international travel disruptions, especially for travel that entails direct entry to and exit from Mainland China\*.

Accident & Health International (AHI) is also carefully monitoring these responses and changes in order to best serve the needs of our insured clients.

On 2nd February 2020 the Australian Government and Department of Foreign Affairs and Trade (DFAT), based upon recommendations from the National Security Committee and Commonwealth Chief Medical Officer, raised their travel advice and recommendation for travel to Mainland China\* to the following status:

### **Level Four – “Do Not Travel”**

In addition to the declaration the Australian Government has implemented the following strict new travel restrictions:



- *Effective immediately, foreign nationals (excluding permanent residents) who are in mainland China from today forward, will not be allowed to enter Australia for 14 days from the time they have left or transited through mainland China.*
- *Australian citizens and permanent residents will still be able to enter, as will their immediate family members (spouses, legal guardians or dependants only). This exemption will be extended to airline crews who have been using appropriate personal protective equipment.*

The Australian Foreign Affairs Ministry reviewed this position on 11<sup>th</sup> February 2020 and have confirmed that this advisory has been extended. The advice remains current as at 18<sup>th</sup> February 2020.

Given the above changes AHI advises that our travel insurance policies respond as follows:

### **SPECIFIC POLICY ADVICE:**

#### **The Policy Provides cover for:**

- Additional and/or Forfeited expenses for insured persons whose current travel is directly impacted by travel bans imposed after travel has commenced.
- Cancellation of travel arrangements booked for travel to Mainland China\* whilst the travel bans are in place – subject to the date of purchase of travel tickets.
- Costs for insured persons to depart Mainland China\* by reasonable commercial transport means.
- Overseas Medical and Additional expenses for insured persons diagnosed with the Novel Coronavirus.

#### **There is no cover for:**

- Costs or claims associated with any travel arrangements booked to Mainland China\* after the DFAT travel advice dated 2nd February 2020.
- Costs or claims associated with any travel bans put in place by another country's government, where such bans were issued before any such travel arrangements were booked.
- Consequential losses where insured clients have not taken reasonable measures to comply with the DFAT directive dated 2nd February 2020 for travel to Mainland China\*.
- It is unknown when the Coronavirus will be contained allowing the travel restrictions to be eased. The Australian Government has indicated its current Do Not Travel advice remains in force as at 18<sup>th</sup> February 2020. Accordingly, AHI would recommend that Insureds with travel bookings due to commence **more than 4 weeks from 18<sup>th</sup> February 2020** delay any decision to cancel travel in case the outlook improves. This is in alignment with DFAT and the Foreign Affairs Ministry's ongoing review of the above travel advisory. AHI will carefully monitor this date and update our advice in due course, mirroring the changes to any recommendations that may be made.



## **SPECIFIC CLAIMING ADVICE:**

- Where losses have been incurred as a result of self-mandated changes by transport and accommodation providers prior to 2nd February 2020, claimants will be required to first seek refunds from these organisations prior to claiming with AHI.

### **IMPORTANT**

The Novel Coronavirus event is a fluid and dynamic situation that continues to progress and evolve with foreign governments, countries and International Health Authorities amending directives, bans and containment measures at very short notice.

This advice is specific to Mainland China\*. Changes to the travel advice for other countries will be reflected in separate position statements, if needed.

AHI will continue to monitor developments and update this advice as such changes come to hand.

DFAT advice and updates can be found via the below link.

<https://www.smartraveller.gov.au>

## **FURTHER QUERIES:**

AHI: +61 2 9251 8700 / 1 800 618 700 (For general insurance queries)

AHI Assist: +61 2 8330 1222 (For those who have already commenced travel)